

OUR
TENTH YEAR!

pRide

AUGUST
1995

THE NEWSLETTER BY AND FOR

RHODE ISLAND STATE EMPLOYEES

A BASIC REVIEW OF DEFERRED COMPENSATION

by Brian Keeler
Chief, Employee Benefits

A number of years ago, Congress created several deferred compensation programs as an incentive for American workers to save. A deferred compensation plan (I.R.C. 457) is not a "loophole" to avoid taxes: instead, the federal government wants you to take advantage of a savings opportunity created specifically for public employees.

In a deferred compensation plan you can take advantage of tax sheltering by delaying the payment of taxes on the money you have saved, and you take advantage of the deferral by delaying the payment of income taxes on the earnings on your savings. This allows you to take advantage of the "miracle" of compounding your earnings. However, you will have to pay income taxes when the money is distributed to you, presumably at retirement when you may be in a lower income tax bracket.

Although it may be hard to save money when you are young, there is a tremendous value in early investing because it allows your money to grow and compound over longer periods of time. For example, if you needed to save \$100,000 to reach your retirement goal with 10 years until retirement, you would need to save \$269 per pay period; however, if you have 20 years to retirement you would need to save only \$91 per pay period to save \$100,000. (Assumes 7.00% compounded annual return and biweekly contributions.)

Deferred compensation investments can be either "fixed" or variable. A typical fixed investment is a guaranteed interest option managed by an insurance company. Variable investments are stocks, bonds or a combination of stocks and bonds, provided by variable annuities through an insurance company or mutual funds.

One of the many advantages of deferred compensation is that it encourages you to use a proven investment technique for monies invested over a long period of time buy and hold. Under this method, your money is fully invested at all times, no matter what the market is doing. Market timers, on the other hand, try to be fully invested only when the stock market is favorable. The difficulty with market timing is that hardly anyone can predict which way the market is going.

(continued on page 6)

STUDY FINDS WOMEN'S PAY LAGGING IN STATE GOVERNMENT

According to a recently released study conducted by request of a State Legislative Study Commission on Pay Equity and the Rhode Island Commission on Women, female state workers earned about \$5000 a year less than their male counterparts last year. In addition, female state workers tend to be concentrated in what the study calls "low-paying female ghetto jobs."

Dr. Dianne M. Disney, author of the study, is a professor at the University of Rhode Island's Research Center in Business and Economics. She is presently on leave from the university, and is serving as deputy assistant secretary of defense at the Pentagon.

Speaking to members and guests at the Rhode Island Commission on Women's 25th anniversary luncheon recently, Disney said that "Things aren't all that different now" than they were a decade or more ago.

"I'm not here to say that all men and women should be paid the same amount of money" she said, adding that it is legitimate to pay different salaries for different levels of education, experience, and performance.

"But when differences seem traceable to differences that aren't related to the capacity to do the job, we need to take a closer look at the situation."

According to Disney:

- At the start of fiscal 1994, the state had 13,067 workers in the classified service (85 percent of the state work force). Of those, 53.8 percent were female and 46.2 percent male.
- Most of these workers belonged to a union (92.6 percent); most were white (91.6 percent). The typical employee was 43.7 years old, with 10.8 years of service to the state; the typical salary was \$28,201 per year.
- But the average woman with 10.6 years of experience, earns \$25,918 a year, while the average man, with 11.1 years of experience, earns \$30,869.

Disney says that the six-month difference in experience cannot justify the 19.1 percent difference in pay.

In her study, Disney also divided the state work force into quarters, based on pay, and found women made up 73.2 percent of the lowest-paid quarter; 59 percent of the second-lowest paid;

(continued on page 6)

DEFERRED COMPENSATION ISSUE



95-13 5-9-95

Approval of Travel Expenses by Department Directors required.

95-14 5-15-95

Rhode Island Occupational Information Coordinating Committee established.

95-15 5-16-95

State House Restoration Committee established.

For more information or copies of Executive Orders, call the **Office of the Executive Counsel, 277-2080, Ext. 258.**

O.T.D.

Office of Training and Development

Summer Courses

August

- 3 Refining Technical Writing Skills for Professional Staff
- 9 Effective Staff Meetings
- 9 Time Management
- 25 Windows 3.1
- 28 Newsletter Publishing with Word Perfect 5.0
- 29 Creating Macros with Word Perfect 5.1

September

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- 7 Managing Change
- 9 Using Lotus 1-2-3
- 11 Stress Management
- 11 Using Lotus 1-2-3
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- 29 Using the DSM-IV

FOR MORE INFORMATION call the Office of Training and Development (OTD) at 277-2877. For hearing impaired TDD 277-6144.



THE ENVELOPE PLEASE! ... AND THE WINNER IS ...

In the April issue of **pRIDE** we announced our Tenth Anniversary Essay Contest for state employees on the subject of **pRide** in working in State government. The winning essay selected by the **pRide** newsletter Editorial Board is the entry of **Joseph Pilla**, Supervising Personnel Analyst, Division of Human Resources.

"There is much to be proud about as a public servant working in Rhode Island State Government.

"As a state employee I take pRide in providing accurate, concise and helpful information to the public. The public appreciates our efforts as state employees when we reach out to them and go the extra mile. Whether it is by an in-person contact or via a phone conversation, all of us gain when we effectively communicate with our fellow Rhode Islanders. There have been countless times over the years when I have witnessed a member of the public leave our office satisfied and pleased with the assistance and cooperation received. As a result, it gives me a great deal of professional pRide and job satisfaction to be able to provide our fellow Rhode Islanders with the best possible service that we can give and that they, as taxpayers, deserve."

Congratulations Joe, and our thanks to all who entered the contest.

Watch for announcements of more contests in the near future.

CORRECTION

Page 6 — June issue of **pRide**, Dr. **Patricia Nolan** is **Director NOT Acting** Director of the Department of Health as reported in our newsletter. Our apology for the error.

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Deadline for contributions to the October issue is Sept. 10, 1995.

The State of Rhode Island is an equal opportunity employer and reasonable accommodations will be provided. For assistance, call EEO Office at 277-3999. (TDD 277-6144).

SAVING FOR YOUR RETIREMENT

What is an annuity?

An annuity is a contract with an insurance company. You, as the annuityholder, make a payment or series of payments. The company, in turn, agrees to provide investment vehicles during the accumulation phase and offers to provide you with a regular income during the payout phase. An annuity also includes a "guarantee," or insurance factor, with a minimum guaranteed survivor benefit. As an employee of the state, you are allowed to invest in an annuity through a special kind of retirement plan known as a Deferred Compensation Plan or DCP.

The amount of your retirement payment is based on how much money you've accumulated, the type of annuity option you've selected, the settlement rate, and other factors.

There are two types of annuities: *fixed and variable*.

Fixed annuities

Many investors seek a low-risk fixed-rate account to save for retirement. Fixed annuity money primarily goes to work in "fixed" income investments, including U.S. Government Treasury bills, notes and bonds; debt instruments issued by federal government agencies; mortgages; and corporate securities.

A fixed annuity contract is backed by company guarantees and is generally supported by relatively low-risk investments. A fixed contract guarantees a certain credited interest rate and often pays excess interest (the amount over the guaranteed credited interest rate) when market conditions warrant it.

Though a fixed annuity is most suitable for investors who do not feel comfortable taking risks, it can also be used in combination with a variable annuity to balance the risk for an overall strategy that blends greater and lesser risk. If you are willing to trade the possibility of greater return for greater investment stability, a fixed annuity may be your choice.

Variable annuities

A variable annuity (VA) allows you to invest in options, such as common-stock funds that fluctuate with market conditions. Money deposited in a variable annuity is allocated to a "separate account." Generally, a VA provides investors with the potential to earn a greater return over time. The separate account purchases units in a sub-account or fund, just as you would buy shares of stock in a company.

Each fund option has specific risk and investment guidelines. Basically, with every level of reward there is an associated level of risk. Risk manifests itself in the form of fluctuation in value. The more prone to fluctuation (volatility) an investment is, the riskier.

A fund family usually includes several different investment options offered by a single company. You may transfer your money among the family of funds without tax consequences. Many companies also offer the opportunity to switch between variable and fixed accounts.

Having a selection from among several fund options gives you the ability to blend investments within a fund family. This allows you to diversify your investment.

With a variable annuity, you decide how your money will be invested. You take the same market risk as any investor, but benefit from tax-deferred growth until you withdraw the funds. You also benefit from the expertise of professional fund management.

Total return is one of the most important yardsticks used to measure variable account performance. Total return consists of capital gains and losses, interest, and dividends and includes contract charges. However, performance has to be analyzed in terms of the fund objectives.

Funds may specialize in bonds, money market instruments, government securities, international securities, common stock, or any one of many investment options. Some companies now offer funds guided by standards for socially responsible investing.

Which is right for you?

Whether a fixed, variable, or combination annuity is right for you depends on your own financial goals, age, income, and risk tolerance.

For more information about this article, related issues, or a personalized planning review, call a VALIC representative at 1-800-44-VALIC.

For more information about VALIC and its variable annuity fund options, including charges and expenses, please call 1-800-44-VALIC (1-800-448-2542) for a prospectus. Please read the prospectus carefully before investing or sending money. VALIC's variable annuity fund options are distributed by The Variable Annuity Marketing Company (VAMCO).

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BILLS ON

In the April issue, pRide presented a list of pending legislation of interest to state workers.

Here is the same list with the action, or lack of action, taken by the General Assembly appended following the bill description.

NOTE: The word "continued" following a bill description generally means that the bill has not moved out of the committee to which it was assigned.

95-S 0079. Grants state and municipal workers up to 10 days per year of paid leave while providing disaster relief services.

Passed as amended. Amendments eliminated municipal employees from the bill.

95-H 5066. Requires state employees be informed by their supervisors that they cannot use sick leave for any purpose other than disability or sickness. Allows employees to receive 75% of pay for accumulated sick leave on termination.

Continued.

95-H 5766. Allows state workers to run for any elected office.

House Judiciary Committee recommended against passage.

95-S 0549. Abolishes 20 yr. tenure rule and the provision for longevity pay for workers hired after passage of act.

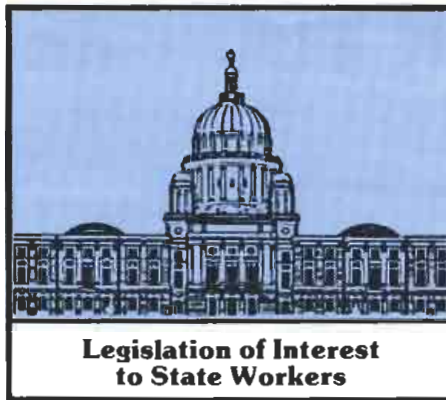
Held on Senate desk.

95-H 6629. Expands from 12 to 24 months period of time authorized for interchange of state officers and employees.

In House Finance Committee.

95-H 6632. Provides free tuition to children of state employees who die, become permanently disabled from job-related injuries, or who die of a heart attack or hypertension while a state worker.

Continued.



95-H 6228. Establishes leave-sharing program allowing state workers to assist other employees who have expended all their allocated leave due to severe illness or family problem.

In House Finance Committee.

95-H 6248. Abolishes full status given state employees based on years of service.

In House Finance Committee.

95-H 6344. Includes mutual funds in list of investment options available to state and municipal employees who participate in a deferred compensation plan.

Revised and passed.

95-S 1007. Increases to 25 yrs. the amount of combined state service required for tenure.

Continued.

95-S 0611. Establishes medical savings account for pilot program for state employees.

Senate Finance Committee recommended bill be held for further study.

95-S 1230. Eliminates longevity pay increases for new state employees and freezes amount paid to current workers.

Continued.

95-H 5139. Requires auditor general to audit retirement system annually without necessity of a request from retirement board.

Continued.

95-H 5222. Requires future purchasers of service credits in the retirement system to pay full actuarial value and accrued interest.

Continued.

THE HILL

95-H 5238. Denies retirement benefits to present or retired employees convicted of a state employment related felony. Contributions made until time of convictions to be refunded without interest.

Bill was revised and passed by the House. The Senate recommitted.

95-H 5725. Lowers age for state pension eligibility from 60 years to 58 years.

House Finance Committee recommended indefinite postponement.

95-H 5785. Limits state retirees after 1-1-96 to a maximum allowance of \$55,000.

Continued.

95-H 5823. Prevents retired state employees from collecting state pension while working for a city or town.

Continued.

95-H 5827. Allows members of state retirement system to also be members of any union and remain eligible to participate in and receive benefits of state retirement.

Continued.

95-S 0895. Repeals pertinent remaining provisions of the general laws granting service credits to members of the state retirement system for other than actual state service.

In Senate Finance Committee.

Legislative Hotlines:

For Status of Bills277-2910

Summary of
Legislation277-2187

For schedules, hearings
meetings, etc.277-1308

For information on
computer system . . .277-3580

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DIRECTOR POWER ACCEPTS AWARD ON BEHALF OF STATE EMPLOYEES

MHRH Director **A. Kathryn Power** accepted an award recently from the Fund for Community Progress in appreciation of State employees' consistent support through the State Employees Charitable Appeal. Power served as 1994 Chair of the SECA campaign, during which state employees increased their contributions by 7%. The "Rhode Island State Employees' Outstanding Support" award recognized increased donations over the last three years.

"It is an honor to represent the state employees of Rhode Island in accepting this award," said Power. "I thank the Fund for Community Progress for their appreciation and acknowledgement of state employees' generosity and community spirit manifested each year through their contributions to our Charitable Appeal."

Nondas Voll, executive director of the Fund for Community Progress recognized state employees as "among the most philanthropic members of our community" and noted that their level of commitment is extraordinary.



Left to right, Sister Judy Soares, Chair, Board of Directors, Fund for Community Progress and MHRH Director A. Kathryn Power.

DEFERRED COMPENSATION

(continued from page 1)

When you begin your deferred compensation savings you need to develop a plan and then have the discipline to adhere to a plan after developing your investment strategy. There are a number of items to consider when developing your investment strategy such as:

- Number of years until you retire
- Your age at retirement
- Your activity level at retirement
- Your investment goals
- Your comfort zone -- Your tolerance to risk
- Risk/Reward Ratio
- Inflation

If you would like further information on the plans available for State employees, contact the two carriers who have advertisements elsewhere in this newsletter.

WOMEN'S PAY

(continued from page 1)

42.2 percent of the second-highest paid; and 40.4 percent of the highest-paid.

"When we get into the big bucks . . . we see that 60 percent are male, 40 percent are women" she said.

Other study findings:

- Women in the three lowest quarters were older than their male counterparts and had more experience, yet made less money.
- The state has more than 1,700 job classifications, almost four times as many as the federal government.
- Of these classifications, over a third contain only a single person and three quarters of those single-job classifications are held by men.
- Those jobs were filled by workers who had more experience than average (14.3 years versus 10.8 years) and earned substantially more than the average salary (\$46,333 versus \$28,201). Even in those slots, men earned more than women (48,191 versus \$41,516).
- The majority of women (65.5 percent) worked in "sex-stereotyped" classifications that Disney defines as groups in which at least 70 percent of the members are of one sex.
- Predominately female groups include cook's helpers, institutional attendants, secretaries, social workers and registered nurses; male groups include corrections and juvenile officers, equipment operators and laborers.
- Workers outside the sex-stereotyped classifications had 30 percent more state experience and were slightly older; they also made significantly higher salaries (\$28,849 versus \$22,527).

Responding to the Disney report, Robert G. Tetreault, Associate Director, Administration/Director of Human Resources, said that he welcomes the Pay Equity Report at this time.

"The Department of Administration" said Tetreault, "had recommended to the Governor an increase of \$300,000 in the Division of Human Resources budget. The Governor in turn, recommended the increase to the General Assembly in the Appropriations Act for the purpose of changing the State's system of classifying and compensating jobs.

"There seems to be a consensus of opinion," continued Tetreault, "that the State must have a quantifiable and qualifiable system, which is defensible. If we are to effectively operate a classification and pay program which is truly race and gender neutral, it must start with such a system. The Division of Human Resources will continue to advocate for such a change."

Tetreault also pointed out that here is a Legislative Study Commission on Pay Equity in progress. Cochairs Representative Suzanne Henseler and Senator Catherine Graziano are diligently pursuing other options that the State may take to ensure equality in the work place.



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- **Paycheck Comparison Analysis** —
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BITS 'N PIECES

The Capital Center area is really beginning to take shape. Waterplace Park was officially opened to the public in July 1994. The completion and the opening of Memorial Boulevard happened just last month. The opening of Jackson-Gardner Park with its walkways along the river and the re-erection of the World War I Monument (previously located in "suicide circle") is scheduled for August, 1995.

A time-capsule containing photos, awards, mementos, letters from school children and documents that may interest future generations will be buried at the WWI Monument site.

Jackson-Gardner Park will not only be home to the WWI Monument, but several other monuments as well, including the Verrazzano Memorial and the Luigi Scala Memorial, and of course, memorials to Jackson and Gardner for whom the park is named.

* * *

Governor Lincoln Almond has named **Charles C. Newton** as administrator for the Minority Business Enterprise Program. Newton has been acting administrator since William Bundy stepped down to direct the Department of Transportation earlier this year.

* * *

The State Publication Clearinghouse is celebrating its tenth anniversary. Rhode Island General Law 29-7 requires that all agencies (including offices, divisions, units, commissions, committees, etc) deposit with the State Library a minimum of 25 copies of any of their publications. Included are directories, manuals, serials, reports, pamphlets, etc. **Excluded** are interoffice communications and confidential materials.

The materials are cataloged and distributed to 25 depository libraries in Rhode Island. They in turn, make the materials available to the public. This is beneficial to agencies if their publications are printed in limited numbers. If you already comply . . . **THANK YOU!**

If you would like to receive the **Quarterly Checklist of State Publications** or have any questions, please call **Jenny LaPerriere**, Clearinghouse Director at 277-2473.

* * *

The Rhode Island Commission on Women and co-sponsoring women's groups extend an invitation to the public to attend a free public reception saluting **Women's Equality Day** in the Ocean State. This **free public event** will be held on **Thursday afternoon, August 24, from 3 to 6 p.m., at the State Administration Building**, located across the street from the State House. It will be held in the Atrium on the first floor. **Men and women, young and old . . . all are invited** to be a part of celebrating the achievements of women in Rhode Island. For more on this free public event, call the Rhode Island Commission on Women at 401/277-6105.

In another matter, the Board of Elections has scheduled voter registration seminars for the RICW in connection with its "Agents for Action" program. Each session will educate participants in the voter registration process as required under the recently implemented National Voter Registration Act (NVRA) guidelines. The sessions should take approximately one-half hour. The classes will be conducted at the offices of the Board of Elections, 50 Branch Avenue, Provi-

dence. The office is easily accessible off Route 95 (Branch Ave. Exit), and there is free parking. For more information on the program and the class schedule, call the RICW at 401/277-6105.

* * *

The State Employees Charitable Appeal wishes to publicly thank and recognize those state workers "who showed their caring and commitment to our community by making generous contributions to our record-breaking 1994 campaign. They have given new hope to thousands of our neighbors."

The Leadership Giving Roster numbers **447 employees**. It is impossible to list all the names in this publication, we can however, give you a breakdown of the giving categories.

The Atlantic Club (Giving \$1,000 or more) — 34 employees.

The Ocean State Club (Giving \$500-\$999) — 153 employees.

Gold (Giving 1% of salary) — 99 employees.

Platinum (Giving 2% of salary) — 17 employees.

Silver (Giving 1/2 hour pay/week) — 144 employees.

To all who gave so generously, a sincere **thank you!**

* * *

The February issue of **pRIde** contained an appeal from the Rhode Island affiliate of the Literacy Volunteers of America, for volunteers to tutor adults at the Adult Correctional Institutions in Cranston. Some state employees called to say that they would like to be tutors, but that Cranston was not convenient for them. LVA-RI asked us to inform our readers that the 7 local LVA affiliates across the state would welcome volunteers to work with them.

"We need tutors in all of our affiliates" said LVA-RI Executive Director **Donna D. Sherman**. "Most of the programs have waiting lists of learners who have called to ask for help."

LVA affiliate offices are located in Providence, Coventry, North Kingston, Westerly, Newport, Warren, Central Falls, and Woonsocket. Tutor training workshops, are held throughout the year at these locations.

Anyone interested in volunteering should contact Literacy Volunteers of America-Rhode Island (LVA-RI) at 861-0815.

* * *

All Rhode Islanders are invited to the **18th Annual Rhode Island Heritage Day Festival** to be held **Sunday, September 17**, from noon to dusk on the State House lawn.

Sponsored by the R.I. Historical Preservation & Heritage Commission, the annual festival is billed as "a family event to be shared by all generations". The festival offers a wide array of music, dance, colorful ethnic costumes, handcrafts, and foods from around the world. Dancers and musicians representing more than twenty countries from Bolivia to Ukraine and from Mali to Saudi Arabia will perform throughout the afternoon.

Rhode Island's colonial militia units will be on hand to open the Festival and will also stage an encampment. Included among the many activities are demonstrations of blacksmithing, spinning, and other skills, as well as cultural exhibits.

Admission is free, and free parking is available in all of the state office parking lots. For more information call the Historical Preservation & Heritage Commission at 277-2669.